

**Information to identify the case:**

Debtor 1	<u>Alex J. Azzari</u>	Social Security number or ITIN	xxx-xx-4652
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-30666-ABA		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alex J. Azzari  
dba Azzari Builders, Inc., dba Alessio Azzari,  
Inc., dba Azzari Developers, LLC, dba Artex  
Concrete Construction Co., Inc.

6/5/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Alex J. Azzari  
DebtorCase No. 19-30666-ABA  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db  
518700327 +Alex J. Azzari, 313 Swedesboro Rd., Monroeville, NJ 08343-1743  
Bayview Loan Servicing LLC, KML Law Group PC, Sentry Office Plaza,  
216 Haddon Avenue, Suite 206, Westmont, NJ 08108

518546178 +Erial Concrete Inc., PO Box 309, Blackwood, NJ 08012-0309

518546179 +Faloni & Associates, LLC, 165 Passiac Avenue, Suite 301B, Fairfield, NJ 07004-3592

518546183 +Law Office of Brian Duffield, 95 N. Main St., Mullica Hill, NJ 08062-9421

518546185 +Lyons Doughty & Veld Huis, 136 Gaither Drive, Suite 100,, Mount Laurel, NJ 08054-2239

518546187 +NJ Division Of Taxation, PO Box 269, 50 Barrack St., Trenton, NJ 08608-2006

518546188 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
Trenton, NJ 08625-0112

518546189 +Parke Bank, 601 Delsea Drive, Sewell, NJ 08080-2833

518568527 +Parke Bank, Romano & Garubo, Counselors at Law, 52 Newton Ave., PO Box 456,  
Woodbury, NJ 08096-7456

518546190 Preferred Credit, PO Box 1679, Saint Cloud, MN 56302-1679

518546191 +Ralph Clayton & Sons, Hedinger & Lawless, LLC, 147 Columbia Turnpike #200,  
Florham Park, NJ 07932-2199

518546192 Riggins, Inc, PO Box 150, Bridgeton, NJ 08302

518546194 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, P.O. Box 245,  
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)

518546193 +Salem County Tax Board, 94 Market St., Salem, NJ 08079-1914

518546195 +State of New Jersey, Dept. of Treasury - Division of Taxation, 2 Riverside Dr., Suite 200,  
Camden, NJ 08103-1013

518569791 +THE BANK OF NEW YORK FKA, THE BANK OF NEW YORK AS TRUSTEE, ALDRIDGE PITE,LLP,  
4375 JUTLAND DR.,SUITE 200, PO BOX 17933, SAN DIEGO CA 92177-7921

518546199 Thomas Edison State University, C/O US Dept. of Labor, 170 S. Independence Mall,  
Philadelphia, PA 19106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518546176 E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 06 2020 03:10:37  
Bayview Loan Servicing, 62516 Collection Center Drive, Chicago, IL 60693-0625

518565958 +EDI: AIS.COM Jun 06 2020 06:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901

518546177 +EDI: CAPITALONE.COM Jun 06 2020 06:08:00 Capital One Bank Usa Na, PO Box 30281,  
Salt Lake City, UT 84130-0281

518569541 +EDI: AIS.COM Jun 06 2020 06:03:00 Directv, LLC, by American InfoSource as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518546182 EDI: IRS.COM Jun 06 2020 06:08:00 Internal Revenue Service, P.O. Box 744,  
Special Procedure Branch, Springfield, NJ 07081

518546184 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:13:55 LVNV Funding LLC,  
PO Box 1269, Greenville, SC 29602-1269

518651026 E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:13:56 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518609646 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:12:15 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518546186 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 06 2020 03:12:17 Merrick Bank,  
PO Box 5721, Hicksville, NY 11802-5721

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Parke Bank, 601 Delsea Drive, Sewell, NJ 08080-2833

518546181\* Internal Revenue Service, PO Box 725 Special Procedures Fuction, Springfield, NJ 07081

518546180\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518643940\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)

518546198\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Divion of Taxation - Judgment Section,  
PO Box 245, Trenton, NJ 08695-0245)

518546197\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation - Judgment Section,  
PO Box 245, Trenton, NJ 08695-0245)

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Jun 05, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
518546196\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation - Special Procedure,  
Judgment Section, PO Box 245, Trenton, NJ 08695-0245)  
TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Andrew Sklar on behalf of Trustee Andrew Sklar andy@sklarlaw.com,  
NJ43@ecfcbis.com;sklar@premierremote.com  
Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;sklar@premierremote.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2005-12,  
MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-12 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing LLC as servicer for The Bank of  
New York Mellon F/K/A The Bank of New York as Trustee Et Al... dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Heather Lynn Anderson on behalf of Creditor State Of New Jersey Division Of Taxation  
heather.anderson@law.dol.lps.state.nj.us  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Michael F.J. Romano on behalf of Creditor Parke Bank mromano@rgalegal.com,  
jromano@rgalegal.com;tyowell@rgalegal.com  
Seymour Wasserstrum on behalf of Debtor Alex J. Azzari mylawyer7@aol.com,  
ecf@seymourlaw.net;r47769@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9